

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re: POFF, CHARLES MARVIN, JR.
POFF, TINA LOUISE

Case No. 11-26842

Chapter 7

Debtors

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on October 26, 2011. The undersigned trustee was appointed on October 26, 2011.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 4,099.86

Funds were disbursed in the following amounts:

| | |
|--|--------------------|
| Payments made under an interim distribution | 0.00 |
| Administrative expenses | 5.57 |
| Bank service fees | 255.00 |
| Other payments to creditors | 0.00 |
| Non-estate funds paid to 3rd Parties | 0.00 |
| Exemptions paid to the debtor | 0.00 |
| Other payments to the debtor | 0.00 |
| Leaving a balance on hand of ¹ | \$ <u>3,839.29</u> |

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 02/21/2012 and the deadline for filing governmental claims was 04/23/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,024.97. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,024.97, for a total compensation of \$1,024.97.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$66.04, for total expenses of \$66.04.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/27/2013 By: /s/YVETTE WEINSTEIN, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 11-26842

Trustee: (480160) YVETTE WEINSTEIN, TRUSTEE

Case Name: POFF, CHARLES MARVIN, JR.
POFF, TINA LOUISE

Filed (f) or Converted (c): 10/26/11 (f)

§341(a) Meeting Date: 11/30/11

Period Ending: 08/27/13

Claims Bar Date: 02/21/12

| 1 Ref. # | Asset Description (Scheduled And Unscheduled (u) Property) | 2 Petition/ Unscheduled Values | 3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs) | 4 Property <u>Abandoned</u> OA=\$554(a) | 5 Sale/Funds Received by the Estate | 6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
|-------------|---|---|--|--|--|--|
| 1 | LOCATION: 2202 VALLEY HEIGHTS AVENUE, HENDERSON, Orig. Asset Memo: Imported from original petition Doc# 1 | 225,000.00 | 0.00 | | 0.00 | FA |
| 2 | WELLS FARGO ACCOUNT NO. 4314 CHECKING AND SAVING repay estate1500.00 Orig. Asset Memo: Imported from original petition Doc# 1 | 6,000.00 | 1,500.00 | | 1,500.00 | FA |
| 3 | HOUSEHOLD GOODS Orig. Asset Memo: Imported from original petition Doc# 1 | 3,000.00 | 0.00 | | 0.00 | FA |
| 4 | WEARING APPAREL Orig. Asset Memo: Imported from original petition Doc# 1 | 1,000.00 | 0.00 | | 0.00 | FA |
| 5 | FURS & JEWELRY Orig. Asset Memo: Imported from original petition Doc# 1 | 3,500.00 | 0.00 | | 0.00 | FA |
| 6 | S&W .357 REVOLVER Orig. Asset Memo: Imported from original petition Doc# 1 | 250.00 | 0.00 | | 0.00 | FA |
| 7 | PRIMERICA FINANCIAL SERVICES ACCOUNT NO. 0708 TE Orig. Asset Memo: Imported from original petition Doc# 1 | 0.00 | 0.00 | | 0.00 | FA |
| 8 | HARTFORD LIFE INS. CO. GROUP NO. 0025 DEFERRED C Orig. Asset Memo: Imported from original petition Doc# 1 | 0.00 | 0.00 | | 0.00 | FA |
| 9 | 2005 VW JETTA Orig. Asset Memo: Imported from original petition Doc# 1 | 7,500.00 | 0.00 | | 0.00 | FA |
| 10 | 2010 ACURA TL PROPERTY TO BE SURRENDERED. Orig. Asset Memo: Imported from original petition | 28,000.00 | 0.00 | | 0.00 | FA |

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 11-26842

Trustee: (480160) YVETTE WEINSTEIN, TRUSTEE

Case Name: POFF, CHARLES MARVIN, JR.
POFF, TINA LOUISE

Filed (f) or Converted (c): 10/26/11 (f)

§341(a) Meeting Date: 11/30/11

Period Ending: 08/27/13

Claims Bar Date: 02/21/12

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|---|---|---|---|
| Asset Description (Scheduled And Unscheduled (u) Property) | Petition/ Unscheduled Values | Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs) | Property <u>Abandoned</u> OA=\$554(a) | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| Ref. # | | | | | |
| Doc# 1 | | | | | |
| 11 2012 VW CC SPORT - LEASE Orig. Asset Memo: Imported from original petition Doc# 1 | 40,000.00 | 26,140.00 | | 0.00 | FA |
| 12 2006 DODGE MEGACAB Orig. Asset Memo: Imported from original petition Doc# 1 | 15,000.00 | 0.00 | | 0.00 | FA |
| 13 1997 CHAMPION 190 ELITE BOAT re pay estate \$2,600.00 Orig. Asset Memo: Imported from original petition Doc# 1 | 4,600.00 | 2,600.00 | | 2,599.86 | FA |
| 14 2005 TAHOE TOYBOX RV TO BE SURRENDERED. Orig. Asset Memo: Imported from original petition Doc# 1 | 16,000.00 | 0.00 | | 0.00 | FA |
| 15 2 DOGS 1 CAT Orig. Asset Memo: Imported from original petition Doc# 1 | 0.00 | 0.00 | | 0.00 | FA |
| 15 Assets Totals (Excluding unknown values) | \$349,850.00 | \$30,240.00 | | \$4,099.86 | \$0.00 |

Major Activities Affecting Case Closing:

5/21/13: report of sale e-filed with court

4/23/13: debtor still currently paying per buyback

12/31/12: still collect on buyback of boat and debtor is current on his payments and will do TFR when buyback is completed

2.3/12: e-file order approving buyback

12/27/11: set motion for buyback on 2/2/11@11am

12/02/11 MAILED BUY BACK AGREEMENT TO DEBTOR.

Initial Projected Date Of Final Report (TFR): December 14, 2014

Current Projected Date Of Final Report (TFR): December 14, 2014

Form 2

Cash Receipts And Disbursements Record

Case Number: 11-26842

Case Name: POFF, CHARLES MARVIN, JR.
POFF, TINA LOUISE

Taxpayer ID #: **-***3110

Period Ending: 08/27/13

Trustee: YVETTE WEINSTEIN, TRUSTEE (480160)

Bank Name: The Bank of New York Mellon

Account: 9200-*****52-65 - Checking Account

Blanket Bond: \$62,879,123.00 (per case limit)

Separate Bond: N/A

| 1 Trans. Date | 2 {Ref #} / Check # | 3 Paid To / Received From | 4 Description of Transaction <Ledger Category> | 5 T-Code | 6 Receipts \$ | 7 Disbursements \$ | 8 Checking Account Balance |
|---------------------|---------------------------|------------------------------------|--|-------------|---------------------|--------------------------|----------------------------------|
| 12/13/11 | {2} | Charles Poff | Non Exempt bank account per Order 02/07/12 Doc 34 | 1129-000 | 227.77 | | 227.77 |
| 01/24/12 | {2} | Charles Poff | Non exempt bank account | 1129-000 | 227.77 | | 455.54 |
| 02/23/12 | {2} | Charles Poff | Non exempt bank account | 1129-000 | 227.77 | | 683.31 |
| 03/22/12 | {2} | Charles Poff | Non exempt bank account | 1129-000 | 227.77 | | 911.08 |
| 04/24/12 | {2} | Charles Poff | Non exempt bank account | 1129-000 | 227.77 | | 1,138.85 |
| 05/24/12 | {2} | Charles Poff | Non Exempt Bank Account | 1129-000 | 227.77 | | 1,366.62 |
| 05/31/12 | | The Bank of New York Mellon | Bank and Technology Services Fee | 2600-000 | | 25.00 | 1,341.62 |
| 06/29/12 | | The Bank of New York Mellon | Bank and Technology Services Fee | 2600-000 | | 25.00 | 1,316.62 |
| 07/02/12 | | Charles Poff | Non Exempt Bank Account & Boat Payment | | 227.77 | | 1,544.39 |
| | {2} | | Non Exempt Bank Account 133.38 | 1129-000 | | | 1,544.39 |
| | {13} | | Boat Payment 94.39 | 1129-000 | | | 1,544.39 |
| 07/23/12 | {13} | Charles Poff | Boat Payment | 1129-000 | 227.77 | | 1,772.16 |
| 07/31/12 | | The Bank of New York Mellon | Bank and Technology Services Fee | 2600-000 | | 25.00 | 1,747.16 |
| 08/21/12 | {13} | Charles Poff | Boat Payment | 1129-000 | 227.77 | | 1,974.93 |
| 08/31/12 | | The Bank of New York Mellon | Bank and Technology Services Fee | 2600-000 | | 25.00 | 1,949.93 |
| 09/20/12 | {13} | Charles Poff | Boat Payment | 1129-000 | 227.77 | | 2,177.70 |
| 09/28/12 | | The Bank of New York Mellon | Bank and Technology Services Fee | 2600-000 | | 25.00 | 2,152.70 |
| 10/18/12 | {13} | Charles Poff | Boat Payment | 1129-000 | 227.77 | | 2,380.47 |
| 10/31/12 | | The Bank of New York Mellon | Bank and Technology Services Fee | 2600-000 | | 25.00 | 2,355.47 |
| 11/27/12 | {13} | Charles Poff | Boat payment | 1129-000 | 227.77 | | 2,583.24 |
| 11/30/12 | | The Bank of New York Mellon | Bank and Technology Services Fee | 2600-000 | | 25.00 | 2,558.24 |
| 12/20/12 | | RABOBANK MIGRATION TRANSFER OUT | TRANSFER TO 0001048016088 20121220 | 9999-000 | | 2,558.24 | 0.00 |

| | | | |
|-------------------------------------|-------------------|-----------------|---------------|
| ACCOUNT TOTALS | 2,733.24 | 2,733.24 | \$0.00 |
| Less: Bank Transfers | 0.00 | 2,558.24 | |
| Subtotal | 2,733.24 | 175.00 | |
| Less: Payments to Debtors | | 0.00 | |
| NET Receipts / Disbursements | \$2,733.24 | \$175.00 | |

Form 2

Cash Receipts And Disbursements Record

Case Number: 11-26842

Case Name: POFF, CHARLES MARVIN, JR.
POFF, TINA LOUISE

Taxpayer ID #: **-***3110

Period Ending: 08/27/13

Trustee: YVETTE WEINSTEIN, TRUSTEE (480160)

Bank Name: Rabobank, N.A.

Account: ****6373** - Checking Account

Blanket Bond: \$62,879,123.00 (per case limit)

Separate Bond: N/A

| 1 Trans. Date | 2 {Ref #} / Check # | 3 Paid To / Received From | 4 Description of Transaction <Ledger Category> | T-Code | 5 Receipts \$ | 6 Disbursements \$ | 7 Checking Account Balance |
|---------------------|---------------------------|-----------------------------------|--|----------|---------------------|--------------------------|----------------------------------|
| 12/21/12 | | RABOBANK MIGRATION TRANSFER IN | RABOBANK MIGRATION | 9999-000 | 2,558.24 | | 2,558.24 |
| 12/26/12 | {13} | Charles Poff | Boat Payment | 1129-000 | 227.77 | | 2,786.01 |
| 12/31/12 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 10.00 | 2,776.01 |
| 01/17/13 | 11001 | INTERNATIONAL SURETIES LTD. | BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/17/2013 FOR CASE #11-26842, BOND # 016048576 | 2300-000 | | 5.57 | 2,770.44 |
| 01/22/13 | {13} | Charles Poff | Boat Payment | 1129-000 | 227.77 | | 2,998.21 |
| 01/31/13 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 10.00 | 2,988.21 |
| 02/26/13 | {13} | Charles Poff | Boat Payment | 1129-000 | 227.77 | | 3,215.98 |
| 02/28/13 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 10.00 | 3,205.98 |
| 03/26/13 | {13} | Charles Poff | Boat Payment | 1129-000 | 227.77 | | 3,433.75 |
| 03/29/13 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 10.00 | 3,423.75 |
| 04/23/13 | {13} | Charles Poff | Boat Payment | 1129-000 | 227.77 | | 3,651.52 |
| 04/30/13 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 10.00 | 3,641.52 |
| 05/21/13 | {13} | Charles Poff | Boat Payment | 1129-000 | 227.77 | | 3,869.29 |
| 05/31/13 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 10.00 | 3,859.29 |
| 06/28/13 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 10.00 | 3,849.29 |
| 07/31/13 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 10.00 | 3,839.29 |

| | | | |
|----------------|----------|-------|------------|
| ACCOUNT TOTALS | 3,924.86 | 85.57 | \$3,839.29 |
|----------------|----------|-------|------------|

| | | | |
|----------------------|----------|------|--|
| Less: Bank Transfers | 2,558.24 | 0.00 | |
|----------------------|----------|------|--|

| | | | |
|----------|----------|-------|--|
| Subtotal | 1,366.62 | 85.57 | |
|----------|----------|-------|--|

| | | | |
|---------------------------|--|------|--|
| Less: Payments to Debtors | | 0.00 | |
|---------------------------|--|------|--|

| | | | |
|------------------------------|------------|---------|--|
| NET Receipts / Disbursements | \$1,366.62 | \$85.57 | |
|------------------------------|------------|---------|--|

| | |
|----------------|----------|
| Net Receipts : | 4,099.86 |
|----------------|----------|

| | |
|--------------|------------|
| Net Estate : | \$4,099.86 |
|--------------|------------|

| TOTAL - ALL ACCOUNTS | Net Receipts | Net Disbursements | Account Balances |
|----------------------------|-----------------|----------------------|---------------------|
| Checking # 9200-*****52-65 | 2,733.24 | 175.00 | 0.00 |
| Checking # ****6373** | 1,366.62 | 85.57 | 3,839.29 |
| | \$4,099.86 | \$260.57 | \$3,839.29 |

EXHIBIT C **ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: February 21, 2012

Case Number: 11-26842

Page: 1

Date: August 27, 2013

Debtor Name: POFF, CHARLES MARVIN, JR.

Time: 11:27:00 AM

| Claim # | Creditor Name & Address | Claim Type | Claim Ref. No. / Notes | Amount Allowed | Paid to Date | Claim Balance |
|--------------|--|-------------|--|----------------|--------------|---------------|
| 200 | YVETTE WEINSTEIN, TRUSTEE 6450 SPRING MOUNTAIN RD., #14 LAS VEGAS, NV 89146 | Admin Ch. 7 | | \$1,024.97 | \$0.00 | 1,024.97 |
| 200 | YVETTE WEINSTEIN, TRUSTEE 6450 SPRING MOUNTAIN RD., #14 LAS VEGAS, NV 89146 | Admin Ch. 7 | | \$66.04 | \$0.00 | 66.04 |
| 1 610 | US BANK N.A. BANKRUPTCY DEPARTMENT P.O. BOX 5229 CINCINNATI, OH 45201-5229 | Unsecured | 6492 Reviewed & allowed as filed | \$9,346.28 | \$0.00 | 9,346.28 |
| 2 610 | US BANK N.A. BANKRUPTCY DEPARTMENT P.O. BOX 5229 CINCINNATI, OH 45201-5229 | Unsecured | 3933 Reviewed & allowed as filed | \$2,315.84 | \$0.00 | 2,315.84 |
| 3 610 | Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272 | Unsecured | 8982 Reviewed & allowed as filed | \$15,112.42 | \$0.00 | 15,112.42 |
| 4 610 | Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145 | Unsecured | 2230 Reviewed & allowed as filed | \$17,355.63 | \$0.00 | 17,355.63 |
| 5 610 | AMERICAN EXPRESS CENTURION BANK C/O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701 | Unsecured | 3005 Reviewed & allowed as filed | \$8,339.20 | \$0.00 | 8,339.20 |
| 6 610 | American InfoSource LP as agent for American Honda Finance PO Box 248838 Oklahoma City, OK 73124-8838 | Unsecured | 3955 Reviewed & allowed as filed | \$18,884.43 | \$0.00 | 18,884.43 |
| 7 620 | CAPITAL ONE NA BASS AND ASSOCIATES PC 3936 E FT LOWELL ROAD SUITE 200 TUCSON, AZ 85712 | Unsecured | 8658 SUBORDINATE TO TIMELY FILED CLAIMS PER ORDER 08/14/13 DOC 54 | \$912.04 | \$0.00 | 912.04 |
| << Totals >> | | | | 73,356.85 | 0.00 | 73,356.85 |

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-26842

Case Name: POFF, CHARLES MARVIN, JR.

Trustee Name: YVETTE WEINSTEIN, TRUSTEE

Balance on hand: \$ 3,839.29

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant | Claim Asserted | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|----------|----------------|-------------------------|--------------------------|------------------|
| None | | | | | |

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 3,839.29

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|---|-----------------|--------------------------|------------------|
| Trustee, Fees - YVETTE WEINSTEIN, TRUSTEE | 1,024.97 | 0.00 | 1,024.97 |
| Trustee, Expenses - YVETTE WEINSTEIN, TRUSTEE | 66.04 | 0.00 | 66.04 |

Total to be paid for chapter 7 administration expenses: \$ 1,091.01Remaining balance: \$ 2,748.28

Applications for prior chapter fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|------------------|-----------------|--------------------------|------------------|
| None | | | |

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 2,748.28

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None | | | | |

Total to be paid for priority claims: \$ 0.00Remaining balance: \$ 2,748.28

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 71,353.80 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|-------------------------------------|-------------------------|--------------------------|------------------|
| 1 | US BANK N.A. | 9,346.28 | 0.00 | 359.99 |
| 2 | US BANK N.A. | 2,315.84 | 0.00 | 89.20 |
| 3 | Capital One Bank (USA), N.A. | 15,112.42 | 0.00 | 582.07 |
| 4 | Chase Bank USA, N.A. | 17,355.63 | 0.00 | 668.47 |
| 5 | AMERICAN EXPRESS CENTURION BANK | 8,339.20 | 0.00 | 321.19 |
| 6 | American InfoSource LP as agent for | 18,884.43 | 0.00 | 727.36 |

Total to be paid for timely general unsecured claims: \$ 2,748.28

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 912.04 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------------|-------------------------|--------------------------|------------------|
| 7 | CAPITAL ONE NA | 912.04 | 0.00 | 0.00 |

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None | | | | |

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

